

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA M. PETERSON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-22198

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/30/2014 and confirmed on 7/28/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		38,070.00
Less Refunds to Debtor	3,408.79	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>34,661.21</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	1,574.14	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,974.14</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	PNC BANK NA Acct: 2219	0.00	16,448.88	0.00	16,448.88
	PNC BANK NA Acct: 2219	7,239.92	7,239.92	0.00	7,239.92
					<b>23,688.80</b>
<b>Priority</b>					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	LISA M. PETERSON Acct:	0.00	0.00	0.00	0.00
	LISA M. PETERSON Acct:	3,408.79	3,408.79	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	EQUITABLE GAS CO(*) Acct: XXXXXXXXXX6650	0.00	5,771.00	0.00	5,771.00
					<b>5,771.00</b>
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY* Acct: 7003	619.71	31.52	0.00	31.52
	COLLECTION SERVICE CENTER INC Acct: ?	0.00	0.00	0.00	0.00
	ALMAR RADIOLOGISTS INC Acct: ?	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIK Acct: 6359	2,062.87	104.93	0.00	104.93
	CHASE/JPMORGAN CHASE(*)++ Acct: ?	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: FM7	0.00	0.00	0.00	0.00
	CONVERGENT OUTSOURCING Acct: XXXX6...	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	292.57	14.86	0.00	14.86

14-22198

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9844				
	CAPITAL ONE NA**	476.18	24.22	0.00	24.22
	Acct: 8864				
	TD BANK USA NA**	463.12	23.56	0.00	23.56
	Acct: 1190				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN INFOSOURCE LP - AGENT DII	554.03	28.18	0.00	28.18
	Acct: 2867				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 9952				
					<hr/> 227.27

TOTAL PAID TO CREDITORS 29,687.07

TOTAL  
CLAIMED 0.00  
PRIORITY 7,239.92  
SECURED 4,468.48

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA M. PETERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22198

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa M. Peterson  
 Debtor

Case No. 14-22198-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: vson  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +Lisa M. Peterson, 2124 Oriole Street, McKeesport, PA 15132-1237  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13875807 Allegheny Medical Practice, c/o Collection Service Center, PO Box 1623,  
 Butler, PA 16003-1623  
 13938069 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 13908855 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13875810 +Chase/Bank One Card Service, PO Box 15298, Wilmington, DE 19850-5298  
 13875811 +Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15234-1249  
 13875812 +Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004  
 13862967 +PNC Bank, c/o KML Law Group PC, Mellon Independent Center, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13862968 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13942783 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13875817 +TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2019 03:25:33  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13875808 +E-mail/Text: Bankruptcies@nragroup.com Jul 31 2019 03:23:16 Almar Radiologists, Inc.,  
 c/o NTL Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036  
 13875809 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2019 03:25:22 Capital One Bank,  
 P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13885526 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2019 03:23:44  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13937052 +E-mail/Text: kburkley@bernsteinlaw.com Jul 31 2019 03:23:06 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13875813 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 31 2019 03:22:34 Fingerhut Direct Marketing,  
 c/o Jefferson Capital System, 16 Mclelland Rd., Saint Cloud, MN 56303  
 13879290 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 31 2019 03:22:34 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 13875814 +E-mail/Text: bncnotices@becket-lee.com Jul 31 2019 03:20:52 Kohl's Department Store,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 13998761 E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2019 03:25:31  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13882334 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13875818 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 31 2019 03:20:39  
 Verizon, 500 Technology Dr., Suite 300, Saint Charles, MO 63304-2225

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr PNC BANK, NATIONAL ASSOCIATION  
 13875816\* +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13875815\* +PNC Bank, c/o KML Law Group PC, Mellon Independent Center, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 30, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Lisa M. Peterson julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7